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# Naval Officer Provides High School Students Valuable Lessons in Business, Finance

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## Naval Officer Provides High School Students Valuable Lessons in Business, Finance

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Article By: MC2 Kellie Arakawa

Monday, January 26, 2009



As the state of the country's economy continues to dominate national dialogue, Naval Postgraduate School (NPS) student Cmdr. Jim Moonier can rest assured his personal investments will show signs of return. That's because for much of this past year, Moonier has invested his time volunteering as an instructor for Monterey High School's Junior Achievement (JA) program, helping the next generation of consumers and investors understand the basics of financial planning.

JA, a program dedicated to educating students in financial literacy, business and economics, uses volunteers from the community to teach its curriculum and provide students with real-world perspectives. A student himself in financial management, Moonier decided to volunteer with JA, because he believes that one of the most important investments he can make is in the education of the nation's next generation of leaders. Retired Cmdr. Paul Tanks, Monterey High School's Navy JROTC instructor and an NPS alumnus, first invited Moonier to join the JA program earlier this year. Moonier's course includes lessons dedicated to budgeting, decision making, saving, investments, credit, fraud, identity theft and insurance.

"The course emphasizes financial responsibility, resource constraints and decision making," Moonier said. "These are precisely the topics that people

should consider whether the economic situation is stressed or prosperous."

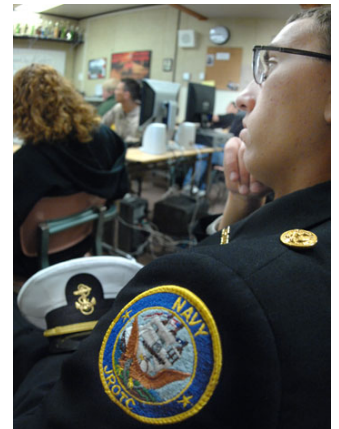
As a result of the program, many students have shown personal interests in business and finance. One student informed Moonier that not only was he going to start investing, but his mother was going to begin investing as well.

In addition to his role as an instructor, Moonier serves as a mentor for the class, which consists of freshmen, sophomore and junior Navy JROTC students. Because he typically teaches in uniform, Moonier's visible presence as a naval flight officer often spurs questions from students interested in the Navy.



Moonier recalled one student in particular who was intrigued by his white uniform shoes and expressed an interest in wearing the same set of shoes when he joined the military. Another student was recently inspired to apply to the U.S. Naval Academy, and is a "sharp young man who stands a very good chance at being accepted," Moonier said.

While it was challenging for Moonier to fit JA into his busyschedule at NPS, he believes it was well worth the time and effort. "Engaging in dialogue with teenagers is a tricky adventure," he said. "They try not to act too interested, because that is certainly not the coolest thing to do, but when you strike a chord that engages their interest they can show an enthusiasm that's inspiring."



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